

Background Report

Confidential

JOSE LUIS GUERRA JR



INSIGHT GLOBAL LLC
1224 HAMMOND DR NE STE 1500
ATLANTA, GA 30346-1537

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 971-280-8128 Toll Number (outside the U.S.)
Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details
Please contact the ATLANTA EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1 971-280-8128)

First Advantage Customers

General Consumer Information

Consumer's Name JOSE LUIS GUERRA JR

NONE

Client Name INSIGHT GLOBAL LLC

The following consumer information was used in the production of this report:
 Last Name, First Name, Middle Name, SSN, Date of Birth, Address

SSN [REDACTED]

Address [REDACTED]

Date of Birth [REDACTED]

Consumer Contact (713) [REDACTED]

Consumer Alternate Contact

Other Names

[REDACTED]

Information Regarding this Order:

Position Applied For

Date Ordered 18/Mar/2021 09:13:45 PM

Background Check Completion 19/Mar/2021 11:21:09 AM
 Date

Report Last Updated on 19/Mar/2021 11:21:09 AM

Date Report Printed 22/Mar/2021 08:07:22 AM

Report ETA 22/Mar/2021

Revised Report ETA 19/Mar/2021

Location

Label	Value
Recruiter Office	Houston
Position Title	Help Desk Analyst

All timestamps represent US Eastern Time

First Advantage Background Report Summary

Consumer's Name JOSE LUIS GUERRA JR

Date Ordered: 18/Mar/2021 09:13:45 PM

Background Check Completion 19/Mar/2021 11:21:09 AM

Date:

Score Result 03/19/2021 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS DECISIONAL

Package Name: CRIMINAL RISK + 5 PANEL			
Package Searches Ordered	Status	Review	Score
Social Security Verification	Complete	No	
Social Security Verification	Complete	No	Pass
First Advantage National Criminal File Plus	Complete	Yes**	
First Advantage National Criminal File Plus HOUSTON, HARRIS, TX	Complete	Yes**	Decisional
County Seat Felony & Misdemeanor	Complete	No	
County Seat Felony & Misdemeanor HOUSTON, HARRIS, TX	Complete	No	Eligible
National Sex Offender Registry	Complete	No	
National Sex Offender Registry Search - Department Of Justice Web Site	Complete	No	Eligible
Additional Searches Ordered			
NONE			

* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

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*** This product has been blocked from delivery due to compliance related restrictions.

Social Security Number Validation

Note

The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.

Valid SSN? Yes

State Issued [REDACTED]

Date Issued BETWEEN [REDACTED]

Reported Deceased? No

Disclaimer

The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.

Social Security Verification

Status: Complete

Score: Pass

Date Completed: 18/Mar/2021

The Social Security Number Verification (SSNV) matches the given SSN against consumer credit files contained in the databases of nationwide credit reporting agencies. The credit bureaus' consumer credit files contain information provided by companies with which the consumer has had financial dealings and/or public record information collected by the bureaus from the courts. The SSNV does not verify that the Social Security Administration issued a specific SSN to a consumer.

Social Security Verification results and Remarks returned from this search are for informational purposes and should not be relied upon as a basis for determining the eligibility of a consumer for credit, insurance, employment or any other product or service, without additional review with and clarification from the consumer.

SOCIAL SECURITY VERIFICATION NAME AND ADDRESS INFORMATION OBTAINED FROM: EXPERIAN

Customer Provided Information

SSN [REDACTED]

DOB [REDACTED]

SSN State Issued

SSN Year Issued [REDACTED]

Name Type Report Subject

Name GUERRA, JOSE LUIS

Name Type Former Name

Name GUERRA, JOSE L JR

Name Type Former Name

Name GUERRA, JOSELUIS

Name Type Former Name

Name GUERRA, VILLARREAL JOSE

Name Type Former Name

Name GUERRA, JOSE G

Name Type Former Name

Name JR, JOSE L

Addr Type Residence Address

First Date 08/01/2007 Last 08/01/2007

Address [REDACTED]

Addr Type Former Address

First Date 02/01/2000 Last 10/01/2000

Address [REDACTED]

Addr Type Former Address

First Date 11/01/2000 Last 10/01/2002

Address [REDACTED]

Addr Type Former Address

First Date 05/01/1998 Last 09/01/2012

Address [REDACTED]

Addr Type Former Address

First Date 06/01/2019 Last 06/01/2019

Address [REDACTED]

Addr Type Former Address

First Date 06/01/2019 Last 03/01/2020

Address [REDACTED]

Addr Type Former Address

First Date 06/01/2020 Last 07/01/2020

Address [REDACTED]
[REDACTED]

Employment Type ES

Employer Name [REDACTED]

Remarks and/or Social Security Alerts

03/18/21: SUBJECT NAME RETURNED MATCHED WITH A DEVELOPED NAME.

03/18/21: NO ALERTS RETURNED FROM SEARCH.

Order Process History

Date	Description
18/Mar/2021 09:13:46 PM	Search In Progress.
18/Mar/2021 09:18:49 PM	Search In Progress.
18/Mar/2021 09:18:49 PM	Record Judged.

First Advantage National Criminal File Plus HOUSTON, HARRIS, TX

Status: Complete

Score: Decisional

Date Completed: 19/Mar/2021

Record Source	NUECES COUNTY DISTRICT AND COUNTY COURTS
Search Results	Record Found
Search Type	First Advantage National Criminal File Plus Search
Date of Search	19/Mar/2021
Search Period	03/05/2014 - 03/05/2021
Address Covered	[REDACTED]
Address City Covered	HOUSTON
Address County Covered	HARRIS
Address State Covered	TX
Address Zip	77057
Location	NUECES COUNTY DISTRICT AND COUNTY COURTS PO BOX 2987 CORPUS CHRISTI NUECES COUNTY
Given Name Searched	JOSE LUIS GUERRA

Full matched by the following identifiers: Last Name, DOB

Case Reference #	19FC-0125E
Case Date	11/Jan/2019
Name on File	LUIS GUERRA
DoB on File	[REDACTED]
Charge	INTOXICATED ASSAULT WITH VEHICLE SEVERE BODILY INJURY
Charge Type	FELONY
Disposition	PENDING COURT DATE NOT AVAILABLE
Disposition Date	02/Mar/2021

Source Status History

Status Date	Description
19/Mar/2021 03:48:30 AM	Search in progress. Estimated completion by 03/22/2021

Order Process History

Date	Description
18/Mar/2021 09:13:46 PM	Record Ordered.

18/Mar/2021 09:19:40 PM	Search In Progress.
19/Mar/2021 03:36:31 AM	Research Required -- First Advantage Research In Progress -- Delay Possible.
19/Mar/2021 10:06:14 AM	Record Judged.

County Seat Felony & Misdemeanor HOUSTON, HARRIS, TX

Status: Complete

Score: Eligible

Date Completed: 19/Mar/2021

Record Source	HARRIS COUNTY DISTRICT AND COUNTY COURTS
Search Results	No Record Found
Search Type	FELONY AND MISDEMEANOR RECORD SEARCH - SINGLE LOCATION DUAL INDEX
Date of Search	19/Mar/2021
Search Period	03/04/2014 - 03/04/2021
Address Covered	[REDACTED]
Address City Covered	HOUSTON
Address County Covered	HARRIS
Address State Covered	TX
Address Zip	77057
Location	PO BOX 4651 HOUSTON HARRIS COUNTY
Given Name Searched	JOSE LUIS GUERRA JR
Developed Name Searched	JOSE LUIS GUERRA, JOSE LUIS GUERRA JR, JOSELUIS GUERRA, JOSE L GUERRA JR, JOSE G GUERRA, VILLARREAL JOSE GUERRA, JOSE L JR

Source Status History

Status Date	Description
18/Mar/2021 09:14:47 PM	Search in progress. Estimated completion by 03/19/2021

Remark

[REDACTED]

Order Process History

Date	Description
18/Mar/2021 09:13:46 PM	Search In Progress.
18/Mar/2021 09:13:48 PM	Search In Progress.
19/Mar/2021 11:11:54 AM	Record Judged.

National Sex Offender Registry Search - Department Of Justice Web Site

Status: Complete

Score: Eligible

Date Completed: 18/Mar/2021

Record Source	NATIONAL SEX OFFENDER REGISTRY
Search Results	No Record Found
Search Type	NATIONAL SEX OFFENDER REGISTRY SEARCH-DEPT OF JUSTICE
Date of Search	18/Mar/2021
Search Period	03/04/2014 - 03/04/2021
Given Name Searched	JOSE LUIS GUERRA JR
Developed Name Searched	JOSE LUIS GUERRA JR, JOSE L GUERRA JR, JOSE LUIS GUERRA, VILLARREAL JOSE GUERRA, JOSELUIS GUERRA, JOSE L JR, JOSE G GUERRA

Source Status History

Status Date	Description
18/Mar/2021 09:14:47 PM	Search in progress. Estimated completion by 03/19/2021
Order Process History	
Date	Description
18/Mar/2021 09:13:46 PM	Search In Progress.
18/Mar/2021 09:13:48 PM	Search In Progress.
18/Mar/2021 10:07:21 PM	Search In Progress.
18/Mar/2021 10:07:22 PM	Record Judged.

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary Of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.
- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor

6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

Texas Residents:Notice

Under the Fair Credit Reporting Act (FCRA), all consumers are entitled to one free annual file disclosure in any twelve month period. You may be charged a reasonable fee, not exceeding eight dollars, for each additional disclosure within any 12-month period.

However, there is no fee if (1) you have been notified of an adverse action taken towards you based upon information appearing in your consumer file within the preceding 60 days, (2) you suspect that your file may contain fraud or you have been the victim of identity theft, or (3) you are unemployed or are currently receiving financial assistance.

A consumer reporting agency may not prohibit a user of a consumer report or investigative consumer report from disclosing the contents of the report or providing a copy of the report to you at your request if adverse action against you based wholly or partly on the report has been taken or is contemplated by the user of the report. A user of a consumer report or a consumer reporting agency may not be found liable or otherwise held responsible for a disclosed or copied report when acting pursuant to these rules. The disclosure or copy of the report, by itself, does not make a user of the report a consumer reporting agency.

If you furnish your social security number to a person for use in obtaining a consumer report, the person shall include your social security number with the request for the consumer report and shall include the social security number with all future reports of information regarding you made by the person to a consumer reporting agency unless the person has reason to believe that the social security number is inaccurate.

A consumer reporting agency may not furnish your medical information in a consumer report that is being obtained for employment purposes or in connection with a credit, insurance, or direct marketing transaction unless you consent to the furnishing of the medical information.

You have a right to request disclosure of the contents of your consumer report if adverse action is taken against you based wholly or partly on the report. A consumer reporting agency may not prohibit the user of the report from disclosing its contents to you in this instance.

On request and proper identification provided by you, a consumer reporting agency shall disclose to you in writing, all information pertaining to you in the consumer reporting agency's files at the time of the request, including the name of each person requesting credit information about you during the preceding six months and the date of each request, and a set of instructions describing how information is presented on the consumer reporting agency's written disclosure of the consumer file.

If you sent a written dispute to First Advantage you can call the following toll-free number for use in resolving the dispute, at which personnel are available to consumers during normal business hours: 800-321-4473.

The information in a consumer report disclosed to you must be disclosed in a clear, accurate manner that is understandable to an average consumer. A consumer reporting agency shall provide a copy of the consumer's file to you on your request and on evidence of proper identification, as directed by the Fair Credit Reporting Act (15 U.S.C. Section 1681 et seq.), as amended, and regulations adopted under that Act.

If the completeness or accuracy of information contained in your file is disputed by the consumer and the you notify the consumer reporting agency of the dispute, the agency shall reinvestigate the disputed information free of charge and record the current status of the disputed information not later than the 30th business day after the date on which the agency receives the notice. The consumer reporting agency shall provide you with the option of notifying the agency of a dispute concerning your file by speaking directly to a representative of the agency during normal business hours.

Not later than the fifth business day after the date on which a consumer reporting agency receives notice of your dispute the agency shall provide notice of the dispute to each person who provided any information related to the dispute.

A consumer reporting agency may terminate a reinvestigation of information disputed if the agency reasonably determines that the dispute is frivolous or irrelevant. An agency that terminates a reinvestigation of disputed information under this subsection shall promptly notify you of the termination and the reasons for the termination by mail, or if authorized by you, by telephone. The presence of contradictory information in your file does not by itself constitute reasonable grounds for determining that the dispute is frivolous or irrelevant.

If disputed information is found to be inaccurate or cannot be verified after a reinvestigation, the consumer reporting agency, unless otherwise directed by you, shall promptly delete the information, revise your file, and provide the revised consumer report to you and to each person who requested the consumer report within the preceding six months. The consumer reporting agency may not report the inaccurate or unverified information in subsequent reports.

Information deleted may not be reinserted in your file unless the person who furnishes the information to the consumer reporting agency reinvestigates and states in writing or by electronic record to the agency that the information is complete and accurate.

A consumer reporting agency shall provide written notice of the results of a reinvestigation or reinsertion made under this section not later than the fifth business day after the date on which the reinvestigation or reinsertion has been completed. The notice must include:

- A statement that the reinvestigation is complete;
- A statement of the determination made by the agency on the completeness or accuracy of the disputed information;
- A copy of the consumer's file or consumer report and a description of the results of the reinvestigation;
- A statement that a description of the procedure used to determine the accuracy and completeness of the information shall be provided to the consumer by the agency on request, including the name, business address, and, if available, the telephone number of each person contacted in connection with the information;
- A statement that the consumer is entitled to add a statement to the consumer's file disputing the accuracy or completeness of the information as provided by Section 611 of the Fair Credit Reporting Act (15 U.S.C. Section 1681i), as amended; and
- A statement that the consumer may be entitled to dispute resolution as prescribed by this section, after the consumer receives the notice specified under this subsection.
- This section does not require a person who obtains a consumer report for resale to another person to alter or correct an inaccuracy in the consumer report if the report was not assembled or prepared by the person.

Except as provided a consumer reporting agency may not furnish a consumer report containing information related to:

- A case under Title 11 of the United States Code or under the federal Bankruptcy Act in which the date of entry of the order for relief or the date of adjudication predates the consumer report by more than 10 years;
- Suit or judgment in which the date of entry predates the consumer report by more than seven years or the governing statute of limitations, whichever is longer;
- A tax lien in which the date of payment predates the consumer report by more than seven years;
- A record of arrest, indictment, or conviction of a crime in which the date of disposition, release, or parole predates the consumer report by more than seven years; or
- Another item or event that predates the consumer report by more than seven years.

A consumer reporting agency may furnish a consumer report that contains information if the information is provided in connection with:

- A credit transaction with a principal amount that is or may reasonably be expected to be \$ 150,000 or more;
- The underwriting of life insurance for a face amount that is or may reasonably be expected to be \$ 150,000 or more; or
- Your employment at an annual salary that is or may reasonably be expected to be \$ 75,000 or more.

A consumer reporting agency may not furnish medical information about you in a consumer report that is being obtained for employment purposes or in connection with a credit, insurance, or direct marketing transaction unless you consent to the furnishing.

A "security alert" is a notice placed on a consumer's file that alerts a recipient of a consumer report involving that consumer file that the consumer's identity may have been used without the consumer's consent to fraudulently obtain goods or services in the consumer's name.

On a request in writing or by telephone and with proper identification provided by a consumer, a consumer reporting agency shall place a security alert on the consumer's consumer file not later than 24 hours after the date the agency receives the request. The security alert must remain in effect for not less than 45 days after the date the agency places the security alert on the file. There is no limit on the number of security alerts a consumer may request. At

the end of a 45-day security alert, on request in writing or by telephone and with proper identification provided by the consumer, the agency shall provide the consumer with a copy of the consumer's file. A consumer may include with the security alert request a telephone number to be used by persons to verify the consumer's identity before entering into a transaction with the consumer.

If you wish to place a security alert on your file you should contact First Advantage at: 800-321-4473.

Texas Consumers Have the Right to Obtain a Security Freeze

A "security freeze" is a notice placed on a consumer file that prohibits a consumer reporting agency from releasing a consumer report relating to the extension of credit involving that consumer file without the express authorization of the consumer.

On written request sent by certified mail that includes proper identification provided by a consumer a consumer reporting agency shall place a security freeze on a consumer's consumer file not later than the fifth business day after the date the agency receives the request.

On written request for a security freeze a consumer reporting agency shall disclose to the consumer the process of placing, removing, and temporarily lifting a security freeze and the process for allowing access to information from the consumer's consumer file for a specific requester or period while the security freeze is in effect.

A consumer reporting agency shall, not later than the 10th business day after the date the agency receives the request for a security freeze send a written confirmation of the security freeze to the consumer, and provide the consumer with a unique personal identification number or password to be used by the consumer to authorize a removal or temporary lifting of the security freeze.

A consumer may request in writing a replacement personal identification number or password. The request must comply with the requirements for requesting a security freeze. The consumer reporting agency shall not later than the third business day after the date the agency receives the request for a replacement personal identification number or password provide the consumer with a new unique personal identification number or password to be used by the consumer instead of the number or password that was previously provided.

If a security freeze is in place, a consumer reporting agency shall notify the consumer in writing of a change in the consumer file to the consumer's name, date of birth, social security number, or address not later than 30 calendar days after the date the change is made. The agency shall send notification of a change of address to the new address and former address. This section does not require notice of an immaterial change, including a street abbreviation change or correction of a transposition of letters or misspelling of a word.

A consumer reporting agency shall notify a person who requests a consumer report if a security freeze is in effect for the consumer file involved in that report.

On a request in writing or by telephone and with proper identification provided by a consumer, including the consumer's personal identification number or password provided, a consumer reporting agency shall remove a security freeze not later than the third business day after the date the agency receives the request.

On a request in writing or by telephone and with proper identification provided by a consumer, including the consumer's personal identification number or password provided, a consumer reporting agency, not later than the third business day after the date the agency receives the request, shall temporarily lift the security freeze for a certain properly designated period, or a certain properly identified requester.

A consumer reporting agency may develop procedures involving the use of a telephone, a facsimile machine, the Internet, or another electronic medium to receive and process a request from a consumer under this section.

A consumer reporting agency shall remove a security freeze placed on a consumer file if the security freeze was placed due to a material misrepresentation of fact by the consumer. The consumer reporting agency shall notify the consumer in writing before removing the security freeze.

A consumer reporting agency may charge a reasonable fee not to exceed \$10 to place a freeze, lift a freeze temporarily, or permanently remove a freeze. A consumer reporting agency may not charge a fee to place a freeze, lift a freeze temporarily, or permanently remove a freeze to a victim of identity theft.

You have a right to bring civil action against anyone who willfully or negligently fails to comply with any requirement imposed under the subtitle of Texas state law outlined above.

If you wish to obtain a security freeze on your file you should contact First Advantage at: 800-321-4473.